

Hearing Date: January 13, 2011
Hearing Time: 10:30 a.m.
Location: 219 S. Dearborn St., Courtroom 644
Chicago, IL 60604

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Chapter 7
	§	
SMITH, MARGARET JEAN	§	Case No. 09-37810
	§	
Debtor	§	Hon. Pamela S. Hollis

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn, 7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

10:30 a.m.
on January 13, 2011
in Courtroom 644, U.S. Courthouse
219 S. Dearborn St., Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: Kenneth Gardner
Clerk of Bankruptcy Court

Joseph A. Baldi, Trustee
19 S. LaSalle St., Suite 1500, Chicago, IL 60603

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
SMITH, MARGARET JEAN § Case No. 09-37810
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 35,625.00
and approved disbursements of \$ 0.00
*leaving a balance on hand of*¹ \$ 35,625.00

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: Joseph A. Baldi, Trustee</i>	\$ 2,682.31	\$ 0.00
<i>Attorney for trustee: BALDI BERG & WALLACE, LTD.</i>	\$ 5,484.00	\$ 0.00
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$ _____	\$ _____
<u>Attorney for:</u>	\$ _____	\$ _____
<u>Accountant for:</u>	\$ _____	\$ _____
<u>Appraiser for:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 11,108.79 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.2 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>Discover Bank</u>	\$ <u>7,298.67</u>	\$ <u>7,311.45</u>
	<u>American Infosource Lp As</u>		
<u>000002</u>	<u>Agent for</u>	\$ <u>3,099.12</u>	\$ <u>3,104.55</u>
<u>000003</u>	<u>Combined Care Center PC</u>	\$ <u>711.00</u>	\$ <u>712.24</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 16,301.91 .

Prepared By: /s/ _____
Joseph A. Baldi, Trustee

*Joseph A. Baldi, Trustee
Suite 1500
19 South LaSalle Street
Chicago, IL 60603*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Notice Recipients

District/Off: 0752-1
Case: 09-37810

User: corrinal
Form ID: pdf006

Date Created: 11/24/2010
Total: 21

Recipients submitted to the BNC (Bankruptcy Noticing Center) without an address:

aty Baldi &Associates P C

TOTAL: 1

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Margaret Jean Smith	7322 North Ridge Blvd, Apt. 1E	Chicago, IL 60645		
tr	Joseph A Baldi, Tr	Joseph Baldi &Associates	19 S Lasalle Street Suite 1500	Chicago, IL 60603	
aty	Alfredo J Garcia	Ledford &Wu	200 South Michigan Avenue	Suite 209	Chicago, IL 60604
aty	Elizabeth C Berg	Joseph A. Baldi &Associates	19 S Lasalle Street, , Suite 1500	Chicago, IL 60603	
aty	Joseph A Baldi	Joseph Baldi &Associates	19 S Lasalle Street Suite 1500	Chicago, IL 60603	
aty	Orlando Velazquez	Ledford &Wu	200 South Michigan Ave.	Suite 209	Chicago, IL 60604
15800361	American Infosource Lp As Agent for Furniture	PO Box 248872	World Financial Network National Bank As Oklahoma City, OK	73124-8872	Value City
14561141	Associated Recovery Systems	PO Box 469046	Escondido, CA	92046	
14561142	Bank Of America	Attn: Bankruptcy NC4-105-02-77	Po Box 26012	Greensboro, NC	27410
14561143	Child Care Time	c/o St. Francis Hospital	355 Ridge Avenue	Evanston, IL	60202
14561144	Childrens Memorial Hospital	75 Remittance Drive, Suite 92611	Chicago, IL	60675	
14561145	Citi	Po Box 6241	Sioux Falls, SD	57117	
14561146	Combined Care Center PC	1325 Howard St Ste 307	Evanston, IL	60202	
15768036	Discover Bank	Dfs Services LLC	PO Box 3025	New Albany, OH	43054-3025
14561147	Discover Fin Svcs Llc	Po Box 15316	Wilmington, DE	19850	
14561148	NCO Financial Services, Inc.	605 W. Edison Rd. Suite K	Mishawaka, IN	46545	
14561149	Northshore Health System	2650 Ridge Avenue	Evanston, IL	60201	
14561150	Pinnacle Management Goods or Servic	514 Market Loop, Ste. 103	West Dundee, IL	60118	
14561151	Wfnmb/valucityroomstod	Po Box 182303	Columbus, OH	43218	
14561152	Wfs Financial/Wachovia	Po Box 19657	Irvine, CA	92623	

TOTAL: 20

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 09-37810User: corrinal
Form ID: pdf002Page 1 of 1
Total Noticed: 20

Date Rcvd: Nov 29, 2010

The following entities were noticed by first class mail on Dec 01, 2010.

db +Margaret Jean Smith, 7322 North Ridge Blvd, Apt. 1E, Chicago, IL 60645-2053
 aty +Alfredo J Garcia, Ledford & Wu, 200 South Michigan Avenue, Suite 209,
 Chicago, IL 60604-2406
 aty +Joseph A Baldi, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
 Chicago, IL 60603-1413
 aty +Orlando Velazquez, Ledford & Wu, 200 South Michigan Ave., Suite 209,
 Chicago, IL 60604-2406
 tr +Joseph A Baldi, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
 Chicago, IL 60603-1413
 14561141 +Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046
 14561142 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
 14561143 +Child Care Time, c/o St. Francis Hospital, 355 Ridge Avenue, Evanston, IL 60202-3328
 14561144 +Childrens Memorial Hospital, 75 Remittance Drive, Suite 92611, Chicago, IL 60675-1001
 14561145 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14561146 +Combined Care Center PC, 1325 Howard St Ste 307, Evanston, IL 60202-3787
 14561148 +NCO Financial Services, Inc., 605 W. Edison Rd. Suite K, Mishawaka, IN 46545-8823
 14561149 +Northshore Health System, 2650 Ridge Avenue, Evanston, IL 60201-1718
 14561150 +Pinnacle Management Goods or Servic, 514 Market Loop, Ste. 103, West Dundee, IL 60118-2181
 14561151 +Wfnb/valucityroomstod, Po Box 182303, Columbus, OH 43218-2303
 14561152 +Wfs Financial/Wachovia, Po Box 19657, Irvine, CA 92623-9657

The following entities were noticed by electronic transmission on Nov 29, 2010.

aty +E-mail/Text: bergtrustee@baldiberg.com Elizabeth C Berg,
 Joseph A. Baldi & Associates, 19 S Lasalle Street, , Suite 1500, Chicago, IL 60603-1413
 15800361 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 30 2010 00:58:16
 American Infosource Lp As Agent for, World Financial Network National Bank As,
 Value City Furniture, PO Box 248872, Oklahoma City, OK 73124-8872
 15768036 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 30 2010 01:01:19 Discover Bank,
 Dfs Services LLC, PO Box 3025, New Albany, OH 43054-3025
 14561147 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 30 2010 01:01:19 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Baldi & Associates P C

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2010

Signature:

